

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Kevin D. Grennan
 Mia Grennan
 Debtors

Case No. 18-13353-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 24

Date Rcvd: Sep 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2018.

db/jdb
 smg +Kevin D. Grennan, Mia Grennan, 50 Lindsay Ct, Mohnton, PA 19540-9009
 +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14109970 +Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413
 14109972 +Capl/cabel, 4800 Nw 1st St Ste 300, Lincoln, NE 68521-4463
 14109976 +Citi, Po Box 6190, Sioux Falls, SD 57117-6190
 14109978 +Diamond Credit Union, 1600 Medical Dr, Pottstown, PA 19464-3242

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QRHHOLBER.COM Sep 22 2018 05:48:00 ROBERT H. HOLBER, Robert H. Holber PC,
 41 East Front Street, Media, PA 19063-2911
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 22 2018 01:50:29
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 22 2018 01:50:47 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14109974 EDI: CAPITALONE.COM Sep 22 2018 05:48:00 Capital One, 15000 Capital One Dr,
 Richmond, VA 23238
 14109973 +EDI: CAPITALONE.COM Sep 22 2018 05:48:00 Capl/cosco, 26525 N Riverwoods Blvd,
 Mettawa, IL 60045-3440
 14109975 +EDI: CITICORP.COM Sep 22 2018 05:48:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 14109979 +EDI: DISCOVER.COM Sep 22 2018 05:48:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 14109981 +EDI: IRS.COM Sep 22 2018 05:48:00 IRS, PO BOX 7346, Philadelphia, PA 19101-7346
 14110207 +EDI: PRA.COM Sep 22 2018 05:48:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14109982 +EDI: SALLIEMAEBANK.COM Sep 22 2018 05:48:00 Sallie Mae, Po Box 3229,
 Wilmington, DE 19804-0229
 14109983 +EDI: RMSC.COM Sep 22 2018 05:48:00 Synch/ebates, Po Box 965024, Orlando, FL 32896-5024
 14109984 +EDI: RMSC.COM Sep 22 2018 05:48:00 Synch/sams Club, Po Box 965005,
 Orlando, FL 32896-5005
 14109985 +EDI: RMSC.COM Sep 22 2018 05:48:00 Synch/tjx Cos Dc, Po Box 965005,
 Orlando, FL 32896-5005
 14109986 +EDI: CITICORP.COM Sep 22 2018 05:48:00 Unvl/citi, Po Box 6241,
 Sioux Falls, SD 57117-6241

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14109980 First Natl Bk Of Pa
 14109971* +Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413
 14109977* +Citi, Po Box 6190, Sioux Falls, SD 57117-6190
 14109987* +Unvl/citi, Po Box 6241, Sioux Falls, SD 57117-6241

TOTALS: 1, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 23, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

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Page 2 of 2
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Date Rcvd: Sep 21, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 20, 2018 at the address(es) listed below:

BRENNNA HOPE MENDELSON on behalf of Joint Debtor Mia Grennan tobykmendelson@comcast.net
BRENNNA HOPE MENDELSON on behalf of Debtor Kevin D. Grennan tobykmendelson@comcast.net
KEVIN G. MCDONALD on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.epiqsystems.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

| | | | |
|--|----------------------------------|--------------------------------|--------------------|
| Debtor 1 | Kevin D. Grennan | Social Security number or ITIN | xxx-xx-5308 |
| | First Name Middle Name Last Name | EIN | __-____ |
| Debtor 2 | Mia Grennan | Social Security number or ITIN | xxx-xx-3127 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | __-____ |
| United States Bankruptcy Court Eastern District of Pennsylvania | | | |
| Case number: 18-13353-ref | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kevin D. Grennan

Mia Grennan
fka Mirtha Valdez

9/20/18

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.